

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

MARTHA SNIDER, AS ATTORNEY IN
FACT FOR ISADORE GOLDBIRSH
33208 Decker School Road
Malibu, CA 90265

v.

STATE FARM FIRE AND CASUALTY
COMPANY
One State Farm Plaza
Bloomington, IL 61710

CIVIL ACTION

NO.: 21-4224

AMENDED CIVIL ACTION COMPLAINT

1. Plaintiff, Martha Snider, As Attorney in Fact for Isadore Goldhirsh, is an adult individual residing at the address as set forth above.

2. Defendant, State Farm Fire and Casualty Company, is a corporation duly organized and existing which is licensed to issue policies of insurance in the Commonwealth of Pennsylvania and maintains its principal place of business at the address set forth above.

3. Defendant in its regular course of business issued to Plaintiff a policy of insurance, policy number 78LQ82356, covering Plaintiff's premises located at 1523 Grove Avenue, Jenkintown, PA 19046. Plaintiff is not in possession of the entire policy and it is alleged that said policy is in the possession of Defendant.

4. At all times material hereto, Defendant was acting either individually or through its duly authorized agents, servants, workmen or employees, who were acting

within the course and scope of their employment and on the business of said employer.

5. On or about March 17, 2021, while said policy of insurance was in full force and effect, Plaintiff suffered a sudden and accidental direct physical loss to the insured premises, believed to have been caused by a broken water supply line, resulting in damage to the insured property in those areas and to the extent set forth in the building and contents estimates of Alliance Adjustment Group, true and correct copies of which are attached hereto, made part hereof, and collectively marked as Exhibit "A".

6. Notice of Plaintiff's covered loss was given to Defendant in a prompt and timely manner and Plaintiff has done and otherwise performed all things required of Plaintiff under the policy of insurance issued by Defendant, including cooperating with Defendant's investigation; mitigating damages where reasonable, required and/or possible; providing Defendant with all available information and complying with all conditions precedent.

7. Defendant, despite demand for benefits under its policy of insurance has failed and refused to pay to Plaintiff those benefits due and owing under said policy of insurance.

8. Solely as a result of Defendant's failure and refusal to pay benefits to Plaintiff as required under the aforementioned policy of insurance, as well as the mishandling of Plaintiff's claim, Plaintiff has suffered loss and damage in an amount in excess of \$150,000.00.

COUNT I - BREACH OF CONTRACT

9. Plaintiff incorporates by reference herein the facts and allegations contained in the foregoing paragraphs as though same were set forth herein at length.

10. Defendant has breached its contractual obligations to pay benefits to Plaintiff for a loss covered under Defendant's policy of insurance.

WHEREFORE, Plaintiff demands judgment against Defendant in an amount in excess of \$150,000.00 together with interest and costs.

COUNT II - BAD FAITH

11. Plaintiff incorporates by reference herein the facts and allegations contained in the foregoing paragraphs as though same were set forth herein at length.

12. Defendant has engaged in Bad Faith conduct toward Plaintiff and has treated Plaintiff unreasonably and unfairly with respect to its adjustment of Plaintiff's covered loss, in violation of 42 Pa.C.S.A. §8371.

13. Following the arrival of the COVID-19 virus and shutdowns, on or about March 12, 2020, Plaintiff brought her father, Isadore Goldhirsh, then age 94, to live with her and her family in California so that he would not be isolated.

14. Prior to the shutdowns, Mr. Goldhirsh had lived at the property for 51 years and has been insured with Defendant since approximately 2002.

15. Plaintiff contacted Defendant, through its agent, to advise that Mr. Goldhirsh would be away from the property for an extended period of time and requested advice on how to maintain insurance coverage while he was away.

16. Defendant's agent advised Plaintiff to add a "vacancy endorsement" to the policy, which would protect the property while he was away.

17. In compliance with Defendant's advice, Plaintiff purchased the "vacancy endorsement".

18. After reporting the loss to Defendant, Defendant denied coverage claiming that the loss was due to “repeated leakage of water, **over a period of time**, from a plumbing system.” [Emphasis added]

19. Defendant’s policy language “over a period of time” is ambiguous as there is no defined period of time or time period in the insurance policy that would allow an insured such as Plaintiff to understand when a loss caused by water would or would not be covered.

20. A period of time can be as little as a fraction of a second or as long as years, decades, etc.

21. Dictionary.com defines “period” as:

. . . .

b. any specified division or portion of time...

22. Dictionary.com defines “time” as:

. . . .

c. a system or method of measuring or reckoning the passage of time[;]

d. a limited period or interval, as between two successive events[...].

23. Definitions.net defines “period of time” as “an amount of time.”

24. Black's Law Dictionary Free Online Legal Dictionary 2d Ed. defines “time period” as a “space of time that has an established date of beginning and ending.”

25. Pennsylvania law provides that if a policy term is not defined, it is given its plain and ordinary meaning. Madison Construction Company, v. The Harleysville Mutual Insurance Company, 557 Pa. 595; 735 A.2d 100; 1999 Pa. LEXIS 2139 (1999).

26. Dictionaries are used to determine the plain and ordinary meaning of a term.

27. Defendant either negligently, purposely or recklessly wrote its policy in such a manner to enable it to deny coverage for virtually any loss involving a water leak.

28. Plaintiff constantly monitored the property through video surveillance and through regular visits to the property by others.

29. Plaintiff's loss was not caused by an event subject to any exclusions or limitations in the policy.

30. There was no repeated leakage of water that occurred for weeks, months or years in the present case.

31. Defendant had no reasonable basis to deny coverage for the claim and knowingly or recklessly disregarded its lack of reasonable basis when it denied Plaintiff's claim.

32. Defendant had no credible evidence or objective test results to prove the claim was not covered.

33. Defendant misrepresented to Plaintiff that the claim was not covered.

34. Defendant treated Plaintiff with reckless indifference and disregard under the circumstances.

35. Solely as a result of Defendant's bad faith misconduct as aforesaid, Plaintiff has been required to obtain counsel to commence the present action to recover benefits

due and owing under the policy of insurance issued by Defendant for Plaintiff's covered loss and has incurred costs and other expenses in connection with said claim.

WHEREFORE, Plaintiff demands judgment against Defendant for punitive damages, counsel fees and costs, together with interest on Plaintiff's claim in an amount equal to the prime rate of interest plus three percent (3%), in an amount in excess of \$150,000.00.

COUNT III – REASONABLE EXPECTATIONS

36. Plaintiff incorporates by reference herein the facts and allegations contained in the foregoing paragraphs as though same were set forth herein at length.

37. Insurance contracts are contracts of adhesion and an insured, such as Plaintiff, has no choice as to the terms contained within the contract.

38. Insureds such as Plaintiff have the right to expect to receive something of value in return for the premium paid for the policy.

39. Even if a policy term is not ambiguous, the objectively reasonable expectations of the insured prevail over the unambiguous language.

40. The reasonable expectations of Plaintiff control, even if they are contrary to the explicit terms of the policy.

41. Accordingly, if the expectations of coverage of Plaintiff are reasonable, such expectations prevail, whether or not the Court finds the phrase “over a period of time” ambiguous.

42. Plaintiff's expectations of coverage for the loss were reasonable and Defendant wrongfully denied the claim.

WHEREFORE, Plaintiff demands judgment against Defendant in an amount in excess of \$150,000.00 together with interest and costs.

ZENSTEIN KOVALSKY BUCKALEW, LLC



BY: _____

JOSEPH A. ZENSTEIN, ESQUIRE
Attorney for Plaintiffs
1240 Old York Road, Suite 101
Warminster, PA 18974
izenstein@zensteinlaw.com
(215) 230-0800
Attorney for Plaintiff

Date: 10/14/21

EXHIBIT “A”

**Alliance Adjustment Group, Inc.**

When Damage Happens.

Insured: Isadore Goldhirsh
 Property: 1523 Grove Ave
 Jenkintown , PA 19006

Claim Rep.: Brian Singer
 Position: Public Insurance Adjuster
 Company: Alliance Adjustment Group, Inc.

Business: (267) 880-3000
 E-mail: bsinger@allianceadjustment.com

Estimator: Brian Singer
 Position: Public Insurance Adjuster
 Company: Alliance Adjustment Group, Inc.

Business: (267) 880-3000
 E-mail: bsinger@allianceadjustment.com

Claim Number: 38-17P2-40G**Policy Number:** 78LQ82356**Type of Loss:** Water Damage

Date of Loss: 3/17/2021 12:00 AM
 Date Inspected:

Date Received:
 Date Entered: 3/26/2021 4:12 PM

Price List: PAPH8X_MAR21
 Restoration/Service/Remodel
 Estimate: GOLDHIRSCH

This estimate is based upon representations made directly to Alliance Adjustment Group by the insured(s) or the insured(s) representative as to the location and date of origin of physical damage to the subject property. Further, this estimate, at the time of its preparation, represents the opinion of Alliance Adjustment Group as to the scope and cost of repairs to restore the property to its pre-loss condition, to the extent possible. This estimate contains the replacement cost value of the loss and, unless noted, does not consider or specify the presence or absence of pre-existing damage such as wear and tear, prior loss, or any other adverse condition in those areas included in our estimate. While it is possible that such adverse conditions existed at the time of our inspection, Alliance Adjustment Group considers this an issue of depreciation to be addressed with the insurer. Alliance Adjustment Group reserves the right to revise this estimate at any time upon receipt or discovery of new or additional information. The estimate may be based on preliminary review and subject to corrections, revisions, additions and deletions. The estimate may be compiled by the use of computer or other electronically generated means. Any errors or omissions, either by virtue of misprint or by incorrect entries by a data processor, should be considered a typographical error. We attempt to proofread all estimate entries, however the information contained in the estimate has not been subject to scrupulous auditing and review.

Should the recipient, insurer, insured or any other party, have information suggesting that any item(s) contained or claimed herein is duplicative with any prior claim or loss, we ask that Alliance Adjustment Group be notified immediately in writing, so the issue may be reviewed, corrected, an/or clarified. Alliance Adjustment Group, Inc., reserves the right to amend our estimate and/or claim should additional information be determined by any party.

**Alliance Adjustment Group, Inc.**

When Damage Happens.

GOLDHIRSCH**General Conditions**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	593.00	0.00	124.53	717.53	(0.00)	717.53
2. General Laborer - per hour	20.00 HR	46.18	0.00	193.96	1,117.56	(0.00)	1,117.56
This items reflects the labor required to maintain a clean job-site, as well as the staging and management of site stored materials.							
3. Residential Supervision / Project Management - per hour	43.00 HR	78.28	0.00	706.86	4,072.90	(0.00)	4,072.90
This cost reflect the supervision required to manage deliveries, instruct/direct various crews working the site, and handle typical homeowner concerns that arise during the project.							
4. Personal protective mask (N-95)	12.00 EA	4.10	6.74	10.96	66.90	(0.00)	66.90
5. Eye protection - plastic goggles - Disposable	6.00 EA	14.41	11.85	19.25	117.56	(0.00)	117.56
6. Personal protective gloves - Heavy duty (per pair)	12.00 EA	6.52	10.72	17.42	106.38	(0.00)	106.38
7. Taxes, insurance, permits & fees (Bid Item)	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
Any additional expenses related to taxes, permits, insurance, or other similar ancillary costs, shall be added as required.							
8. GENERAL DEMOLITION	1.00 EA	14,082.51	0.00	0.00	14,082.51	(0.00)	14,082.51
Mitigation Invoice - Elite Water Damage							
Totals: General Conditions			29.31	1,072.98	20,281.34	0.00	20,281.34

SKETCH1**Main Level****Kitchen****Height: 9' 3"**

484.95 SF Walls	169.27 SF Ceiling
654.22 SF Walls & Ceiling	169.27 SF Floor
18.81 SY Flooring	51.89 LF Floor Perimeter
54.57 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 8 3/16" X 6' 8"****Opens into BUTLER_PANTR**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
9. R&R Two coat plaster over metal lath	411.75 SF	12.84	43.48	1,119.38	6,449.73	(0.00)	6,449.73
10. R&R Batt insulation - 6" - R19 - paper / foil faced	121.24 SF	1.43	4.51	37.36	215.24	(0.00)	215.24
11. R&R Cabinetry - lower (base) units - High grade	19.57 LF	251.71	240.49	1,084.96	6,251.41	(0.00)	6,251.41
12. R&R Custom cabinet panels - side, end, or back	6.00 SF	23.70	4.88	30.90	177.98	(0.00)	177.98

**Alliance Adjustment Group, Inc.**

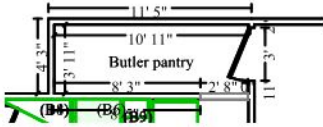
When Damage Happens.

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. R&R Cabinetry - upper (wall) units - High grade	12.74 LF	187.50	107.47	524.21	3,020.43	(0.00)	3,020.43
14. R&R Countertop - flat laid plastic laminate - High grade	18.32 LF	51.39	36.47	205.37	1,183.31	(0.00)	1,183.31
15. R&R Cherry floor - #2 or better - no finish	169.27 SF	11.25	55.35	411.53	2,371.17	(0.00)	2,371.17
16. Sand & finish wood floor (nat. finish) - water-based/latex	169.27 SF	3.72	6.20	133.54	769.42	(0.00)	769.42
17. Add for dustless floor sanding	169.27 SF	1.00	0.00	35.55	204.82	(0.00)	204.82
18. R&R Window stool & apron - stain grade	5.00 LF	10.07	1.57	10.91	62.83	(0.00)	62.83
19. R&R Casing - 5" - hardwood	76.00 LF	5.76	17.92	95.70	551.38	(0.00)	551.38
20. R&R Quarter round - 3/4" - stain grade	51.89 LF	2.09	3.24	23.46	135.15	(0.00)	135.15
21. R&R Baseboard - 8" hardwood - 2 piece	51.89 LF	12.12	23.41	136.99	789.30	(0.00)	789.30
22. R&R Dishwasher	1.00 EA	650.74	28.44	142.62	821.80	(0.00)	821.80
23. Range - gas - Remove & reset	1.00 EA	179.09	0.00	37.61	216.70	(0.00)	216.70
24. Range hood - Detach & reset	1.00 EA	106.61	0.00	22.39	129.00	(0.00)	129.00
25. R&R Garbage disposer	1.00 EA	283.60	7.74	61.18	352.52	(0.00)	352.52
26. Refrigerator - Remove & reset	1.00 EA	49.54	0.00	10.40	59.94	(0.00)	59.94
27. R&R Recessed light fixture	1.00 EA	153.09	2.13	32.59	187.81	(0.00)	187.81
28. R&R Hanging light fixture	1.00 EA	106.87	1.95	22.87	131.69	(0.00)	131.69
29. R&R Ceramic tile - Standard grade	50.00 SF	13.64	8.88	145.10	835.98	(0.00)	835.98
30. Seal/prime then paint the walls and ceiling twice (3 coats)	654.22 SF	1.18	10.21	164.26	946.45	(0.00)	946.45
31. Seal & paint wood window (per side)	2.00 EA	50.13	0.67	21.20	122.13	(0.00)	122.13
32. Seal & paint casing - oversized - three coats	170.01 LF	2.09	2.35	75.12	432.79	(0.00)	432.79
33. Stain & finish base shoe or quarter round	51.89 LF	1.15	0.56	12.65	72.88	(0.00)	72.88
34. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	51.89 LF	2.40	1.21	26.40	152.15	(0.00)	152.15
35. Prime & paint radiator unit	3.00 EA	58.17	1.15	36.90	212.56	(0.00)	212.56
36. R&R Sink faucet - Kitchen	1.00 EA	287.17	10.68	62.56	360.41	(0.00)	360.41
37. R&R Sink - single	1.00 EA	301.41	9.47	65.30	376.18	(0.00)	376.18
38. Rough in plumbing - per fixture - w/PEX	2.00 EA	630.54	9.42	266.81	1,537.31	(0.00)	1,537.31
39. Final cleaning - construction - Residential	169.27 SF	0.25	3.07	8.89	54.28	(0.00)	54.28
Totals: Kitchen			642.92	5,064.71	29,184.75	0.00	29,184.75

**Alliance Adjustment Group, Inc.**

When Damage Happens.

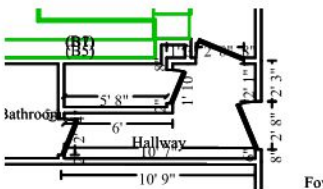
Butler pantry**Height: 9' 3"**

255.72 SF Walls	42.62 SF Ceiling
298.34 SF Walls & Ceiling	42.62 SF Floor
4.74 SY Flooring	27.01 LF Floor Perimeter
29.69 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 8 3/16" X 6' 8"****Opens into KITCHEN**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
40. Window blind - horizontal or vertical - Detach & reset	1.00 EA	39.23	0.00	8.24	47.47	(0.00)	47.47
41. Interior door - Detach & reset	1.00 EA	77.72	0.05	16.34	94.11	(0.00)	94.11
42. R&R Door threshold, wood	3.00 LF	18.84	0.97	12.08	69.57	(0.00)	69.57
43. Contents - move out then reset - Large room	1.00 EA	101.67	0.00	21.35	123.02	(0.00)	123.02
44. R&R Cherry floor - #2 or better - no finish	42.62 SF	11.25	13.94	103.60	597.01	(0.00)	597.01
45. R&R Casing - 5" - hardwood	76.00 LF	5.76	17.92	95.70	551.38	(0.00)	551.38
46. R&R Quarter round - 3/4" - stain grade	27.01 LF	2.09	1.69	12.22	70.36	(0.00)	70.36
47. R&R Baseboard - 8" hardwood - 2 piece	27.01 LF	12.12	12.19	71.31	410.86	(0.00)	410.86
48. Seal & paint wood window (per side)	1.00 EA	50.13	0.33	10.59	61.05	(0.00)	61.05
49. Seal & paint full height cabinetry - inside and out	27.01 LF	45.51	16.35	261.58	1,507.16	(0.00)	1,507.16
50. Seal & paint casing - oversized - three coats	46.00 LF	2.09	0.63	20.32	117.09	(0.00)	117.09
51. Stain & finish base shoe or quarter round	27.01 LF	1.15	0.29	6.59	37.94	(0.00)	37.94
52. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	27.01 LF	2.40	0.63	13.74	79.19	(0.00)	79.19
53. Final cleaning - construction - Residential	42.62 SF	0.25	0.77	2.24	13.67	(0.00)	13.67

Totals: Butler pantry	65.76	655.90	3,779.88	0.00	3,779.88
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**Hallway****Height: 9' 3"**

292.10 SF Walls	39.21 SF Ceiling
331.31 SF Walls & Ceiling	39.21 SF Floor
4.36 SY Flooring	31.70 LF Floor Perimeter
31.70 LF Ceil. Perimeter	

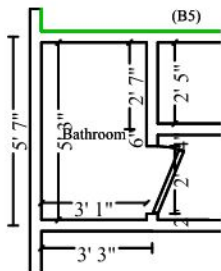
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
54. R&R Cherry floor - #2 or better - no finish	39.21 SF	11.25	12.82	95.32	549.25	(0.00)	549.25

**Alliance Adjustment Group, Inc.**

When Damage Happens.

CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
55. Stain & finish base shoe or quarter round	31.70 LF	1.15	0.34	7.73	44.53	(0.00)	44.53
56. Sand & finish wood floor (nat. finish) - water-based/latex	39.21 SF	3.72	1.44	30.94	178.24	(0.00)	178.24
57. Add for dustless floor sanding	39.21 SF	1.00	0.00	8.23	47.44	(0.00)	47.44
58. Seal & paint casing - oversized - three coats	68.00 LF	2.09	0.94	30.03	173.09	(0.00)	173.09
59. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	31.70 LF	2.40	0.74	16.13	92.95	(0.00)	92.95
60. Prime & paint radiator unit	3.00 EA	58.17	1.15	36.90	212.56	(0.00)	212.56
61. Seal/prime then paint the walls and ceiling twice (3 coats)	331.31 SF	1.18	5.17	83.20	479.32	(0.00)	479.32
62. Seal & paint door slab only (per side)	4.00 EA	34.12	1.82	29.04	167.34	(0.00)	167.34
63. Final cleaning - construction - Residential	39.21 SF	0.25	0.71	2.06	12.57	(0.00)	12.57
Totals: Hallway			25.13	339.58	1,957.29	0.00	1,957.29

**Bathroom****Height: 9' 3"**

153.82 SF Walls	16.27 SF Ceiling
170.09 SF Walls & Ceiling	16.27 SF Floor
1.81 SY Flooring	16.69 LF Floor Perimeter
16.69 LF Ceil. Perimeter	

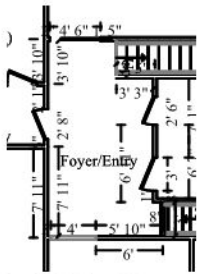
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
64. Remove Vinyl floor covering (sheet goods)	16.27 SF	1.09	0.00	3.72	21.45	(0.00)	21.45
65. Vinyl floor covering (sheet goods)	18.71 SF	3.57	2.26	14.51	83.56	(0.00)	83.56
15 % waste added for Vinyl floor covering (sheet goods).							
66. R&R Quarter round - 3/4"	16.69 LF	1.76	0.71	6.31	36.40	(0.00)	36.40
67. R&R Baseboard - 5 1/4" hardwood	16.69 LF	7.21	4.46	26.21	151.00	(0.00)	151.00
68. R&R Three coat plaster over metal lath	101.27 SF	16.62	16.16	356.85	2,056.12	(0.00)	2,056.12
69. R&R Casing - 5" - hardwood	27.00 LF	5.76	6.37	34.00	195.89	(0.00)	195.89
70. R&R Batt insulation - 6" - R19 - paper / foil faced	38.45 SF	1.43	1.43	11.85	68.26	(0.00)	68.26
71. Toilet - Detach & reset	1.00 EA	270.85	0.36	56.96	328.17	(0.00)	328.17
72. R&R Toilet paper holder	1.00 EA	33.54	0.74	7.20	41.48	(0.00)	41.48
73. Seal & paint window sill	2.60 LF	2.32	0.04	1.26	7.33	(0.00)	7.33

**Alliance Adjustment Group, Inc.**

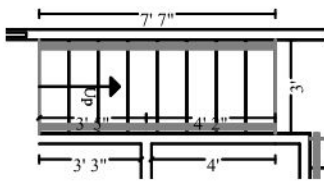
When Damage Happens.

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
74. Sink - wall mounted - Detach & reset	1.00 EA	273.14	0.00	57.36	330.50	(0.00)	330.50
75. P-trap assembly - Detach & reset	1.00 EA	66.81	0.00	14.03	80.84	(0.00)	80.84
76. R&R Angle stop valve	2.00 EA	43.45	0.86	18.44	106.20	(0.00)	106.20
77. Seal/prime then paint the walls and ceiling twice (3 coats)	170.09 SF	1.18	2.65	42.71	246.07	(0.00)	246.07
78. R&R Light fixture	1.00 EA	89.44	2.16	19.24	110.84	(0.00)	110.84
79. R&R Medicine cabinet	1.00 EA	211.76	9.54	46.47	267.77	(0.00)	267.77
80. Final cleaning - construction - Residential	16.27 SF	0.25	0.29	0.86	5.22	(0.00)	5.22
Totals: Bathroom			48.03	717.98	4,137.10	0.00	4,137.10

**Foyer/Entry****Height: 9' 3"**

471.50 SF Walls	153.73 SF Ceiling
625.24 SF Walls & Ceiling	153.73 SF Floor
17.08 SY Flooring	47.50 LF Floor Perimeter
51.50 LF Ceil. Perimeter	

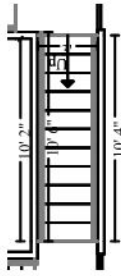
Missing Wall - Goes to Floor**4' X 6' 10 3/4"****Opens into MUD_ROOM2****Subroom: Stairs5 (2)****Height: 24' 10"**

335.04 SF Walls	22.72 SF Ceiling
357.76 SF Walls & Ceiling	39.94 SF Floor
4.44 SY Flooring	17.94 LF Floor Perimeter
15.15 LF Ceil. Perimeter	

Missing Wall**3' X 24' 9 7/8"****Opens into FOYER_ENTRY****Missing Wall****3' X 24' 9 7/8"****Opens into STAIRS6**

**Alliance Adjustment Group, Inc.**

When Damage Happens.

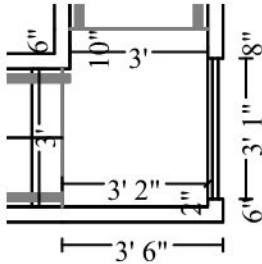
**Subroom: Stairs7 (4)****Height: 19' 5"**

329.62 SF Walls	30.97 SF Ceiling
360.59 SF Walls & Ceiling	53.97 SF Floor
6.00 SY Flooring	24.71 LF Floor Perimeter
20.81 LF Ceil. Perimeter	

Missing Wall

3' X 19' 5"**Opens into STAIRS6**

Missing Wall

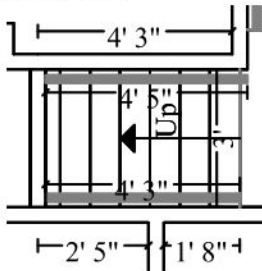
3' X 19' 5"**Opens into STAIRS8****Subroom: Stairs8 (5)****Height: 12' 2"**

96.40 SF Walls	12.10 SF Ceiling
108.49 SF Walls & Ceiling	12.10 SF Floor
1.34 SY Flooring	7.90 LF Floor Perimeter
7.90 LF Ceil. Perimeter	

Missing Wall

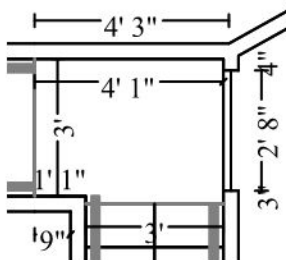
3' X 12' 2 7/16"**Opens into STAIRS7**

Missing Wall

3' X 12' 2 7/16"**Opens into STAIRS9****Subroom: Stairs9 (1)****Height: 12' 2"**

86.12 SF Walls	12.68 SF Ceiling
98.80 SF Walls & Ceiling	28.98 SF Floor
3.22 SY Flooring	11.73 LF Floor Perimeter
8.62 LF Ceil. Perimeter	

Missing Wall

3' X 12' 2 7/16"**Opens into STAIRS8****Subroom: Stairs6 (3)****Height: 19' 5"**

163.12 SF Walls	12.85 SF Ceiling
175.98 SF Walls & Ceiling	12.85 SF Floor
1.43 SY Flooring	8.40 LF Floor Perimeter
8.40 LF Ceil. Perimeter	

Missing Wall

3' X 19' 5"**Opens into STAIRS5**

Missing Wall

3' X 19' 5"**Opens into STAIRS7**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
81. Seal & paint casing - oversized - three coats	94.00 LF	2.09	1.30	41.53	239.29	(0.00)	239.29
82. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	118.18 LF	2.40	2.77	60.15	346.55	(0.00)	346.55
83. Seal & paint door slab only (per side)	5.00 EA	34.12	2.27	36.31	209.18	(0.00)	209.18
84. Prime & paint radiator unit	1.00 EA	58.17	0.38	12.30	70.85	(0.00)	70.85

**Alliance Adjustment Group, Inc.**

When Damage Happens.

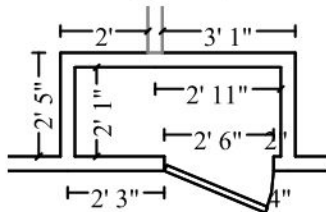
CONTINUED - Foyer/Entry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
85. Seal & paint chair rail - three coats	42.00 LF	1.94	0.40	17.19	99.07	(0.00)	99.07
86. Seal & paint stair riser - per side - per LF	72.00 LF	3.25	2.33	49.63	285.96	(0.00)	285.96
87. Seal & paint balustrade - three coats	28.00 LF	36.06	13.79	214.94	1,238.41	(0.00)	1,238.41
88. Floor protection - self-adhesive plastic film	301.57 SF	0.60	2.53	38.52	221.99	(0.00)	221.99
89. Mask and prep for paint - plastic, paper, tape (per LF)	112.38 LF	1.28	1.75	30.58	176.18	(0.00)	176.18
90. Final cleaning - construction - Residential	301.57 SF	0.25	5.47	15.83	96.69	(0.00)	96.69
Totals: Foyer/Entry			32.99	516.98	2,984.17	0.00	2,984.17

Total: Main Level **814.83** **7,295.15** **42,043.19** **0.00** **42,043.19**

2nd Floor**Master Bedroom****Height: 8' 7"**

569.92 SF Walls	263.84 SF Ceiling
833.76 SF Walls & Ceiling	263.84 SF Floor
29.32 SY Flooring	66.32 LF Floor Perimeter
66.32 LF Ceil. Perimeter	

**Subroom: Room2 (1)****Height: 8' 7"**

116.84 SF Walls	9.75 SF Ceiling
126.59 SF Walls & Ceiling	9.75 SF Floor
1.08 SY Flooring	13.60 LF Floor Perimeter
13.60 LF Ceil. Perimeter	

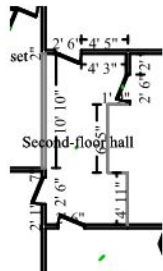
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
91. Prime & paint radiator unit	1.00 EA	58.17	0.38	12.30	70.85	(0.00)	70.85
92. Interior door - Detach & reset	1.00 EA	77.72	0.05	16.34	94.11	(0.00)	94.11
93. Window blind - horizontal or vertical - Detach & reset	2.00 EA	39.23	0.00	16.48	94.94	(0.00)	94.94
94. Contents - move out then reset - Large room	1.00 EA	101.67	0.00	21.35	123.02	(0.00)	123.02

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When Damage Happens.

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
95. R&R Oak flooring - #2 common - no finish	136.79 SF	9.28	28.56	272.58	1,570.55	(0.00)	1,570.55
96. Sand, stain, & finish wood flr - water-based/latex finish	273.59 SF	3.94	12.64	229.01	1,319.59	(0.00)	1,319.59
97. Add for dustless floor sanding	273.59 SF	1.00	0.00	57.46	331.05	(0.00)	331.05
98. R&R Quarter round - 3/4"	79.91 LF	1.76	3.40	30.25	174.29	(0.00)	174.29
99. R&R Two coat plaster over metal lath	19.98 SF	12.84	2.11	54.32	312.98	(0.00)	312.98
100. Seal/prime then paint the walls and ceiling twice (3 coats)	960.35 SF	1.18	14.98	241.12	1,389.31	(0.00)	1,389.31
101. R&R Baseboard - 8" hardwood - 2 piece	39.96 LF	12.12	18.03	105.49	607.83	(0.00)	607.83
102. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	79.91 LF	2.40	1.87	40.68	234.33	(0.00)	234.33
103. Seal & paint casing - oversized - three coats	80.00 LF	2.09	1.10	35.34	203.64	(0.00)	203.64
104. Seal & paint door slab only (per side)	3.00 EA	34.12	1.36	21.79	125.51	(0.00)	125.51
105. Final cleaning - construction - Residential	273.59 SF	0.25	4.96	14.36	87.72	(0.00)	87.72
Totals: Master Bedroom			89.44	1,168.87	6,739.72	0.00	6,739.72

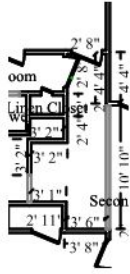
**Second-floor hall****Height: 8' 7"**

240.68 SF Walls	113.21 SF Ceiling
353.89 SF Walls & Ceiling	113.21 SF Floor
12.58 SY Flooring	25.63 LF Floor Perimeter
36.45 LF Ceil. Perimeter	

Missing Wall	4' 11 3/16" X 8' 7 1/8"	Opens into Exterior
Missing Wall	1' 10 11/16" X 8' 7 1/8"	Opens into Exterior
Missing Wall	6' 5 1/2" X 8' 7 1/8"	Opens into Exterior
Missing Wall	1' 9 5/16" X 8' 7 1/8"	Opens into Exterior

**Alliance Adjustment Group, Inc.**

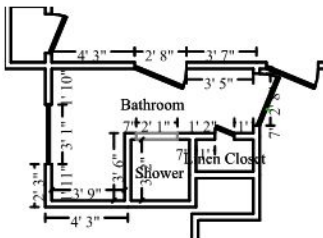
When Damage Happens.

**Subroom: Second-floor1 (1)****Height: 8' 7"**

288.12 SF Walls	68.52 SF Ceiling
356.64 SF Walls & Ceiling	68.52 SF Floor
7.61 SY Flooring	30.62 LF Floor Perimeter
43.79 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 4 1/16" X 6' 8"****Opens into Exterior****Missing Wall - Goes to Floor****10' 9 7/8" X 7' 3 3/16"****Opens into SECONDFLOOR**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
106. Contents - move out then reset - Small room	1.00 EA	50.87	0.00	10.69	61.56	(0.00)	61.56
107. Add for dustless floor sanding	181.73 SF	1.00	0.00	38.16	219.89	(0.00)	219.89
108. Seal & paint chair rail - three coats	56.25 LF	1.94	0.54	23.02	132.69	(0.00)	132.69
109. Sand, stain, & finish wood flr - water-based/latex finish	181.73 SF	3.94	8.40	152.12	876.54	(0.00)	876.54
110. R&R Quarter round - 3/4"	56.25 LF	1.76	2.40	21.30	122.70	(0.00)	122.70
111. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	56.25 LF	2.40	1.32	28.63	164.95	(0.00)	164.95
112. Seal & paint casing - oversized - three coats	102.00 LF	2.09	1.41	45.07	259.66	(0.00)	259.66
113. Seal & paint door slab only (per side)	6.00 EA	34.12	2.73	43.56	251.01	(0.00)	251.01
114. Final cleaning - construction - Residential	181.73 SF	0.25	3.30	9.54	58.27	(0.00)	58.27

Totals: Second-floor hall**20.10****372.09****2,147.27****0.00****2,147.27****Bathroom****Height: 8' 7"**

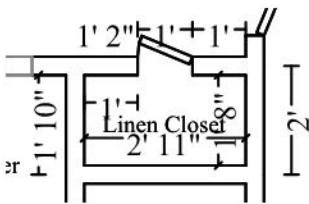
281.33 SF Walls	47.28 SF Ceiling
328.61 SF Walls & Ceiling	47.28 SF Floor
5.25 SY Flooring	34.27 LF Floor Perimeter
34.27 LF Ceil. Perimeter	

Missing Wall - Goes to neither Floor/Ceiling**2' 1 7/16" X 6' 2 13/16"****Opens into SHOWER**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
115. R&R Mortar bed for tile floors	47.28 SF	6.74	6.33	68.25	393.25	(0.00)	393.25
116. R&R Mosaic - ceramic/porcelain tile	47.28 SF	20.85	26.55	212.59	1,224.93	(0.00)	1,224.93
117. R&R Ceramic/porcelain tile	140.67 SF	15.34	39.33	461.42	2,658.62	(0.00)	2,658.62
118. Add-on for tile feature strip - Premium grade	34.27 LF	15.26	18.24	113.66	654.86	(0.00)	654.86
119. R&R Ceramic tile - bullnose - 3/4" x 6" - High grade	34.27 LF	13.50	9.11	99.07	570.83	(0.00)	570.83

When Damage Happens.

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
120. Medicine cabinet - Detach & reset	1.00 EA	48.39	0.00	10.16	58.55	(0.00)	58.55
121. Towel bar - Detach & reset	1.00 EA	19.30	0.00	4.05	23.35	(0.00)	23.35
122. R&R Threshold - natural marble	5.00 LF	69.87	7.78	75.01	432.14	(0.00)	432.14
123. R&R Casing - 4" - hardwood	17.00 LF	4.61	3.05	17.11	98.53	(0.00)	98.53
124. Toilet - Detach & reset	1.00 EA	270.85	0.36	56.96	328.17	(0.00)	328.17
125. R&R Toilet paper holder	1.00 EA	33.54	0.74	7.20	41.48	(0.00)	41.48
126. Seal & paint window sill	2.60 LF	2.32	0.04	1.26	7.33	(0.00)	7.33
127. Sink - wall mounted - Detach & reset	1.00 EA	273.14	0.00	57.36	330.50	(0.00)	330.50
128. P-trap assembly - Detach & reset	1.00 EA	66.81	0.00	14.03	80.84	(0.00)	80.84
129. R&R Angle stop valve	2.00 EA	43.45	0.86	18.44	106.20	(0.00)	106.20
130. Seal/prime then paint part of the walls twice (3 coats)	187.95 SF	1.18	2.93	47.19	271.90	(0.00)	271.90
131. Seal & paint casing - oversized - three coats	51.00 LF	2.09	0.70	22.54	129.83	(0.00)	129.83
132. Window blind - horizontal or vertical - Detach & reset	1.00 EA	39.23	0.00	8.24	47.47	(0.00)	47.47
133. Seal & paint door slab only (per side)	3.00 EA	34.12	1.36	21.79	125.51	(0.00)	125.51
134. Final cleaning - construction - Residential	47.28 SF	0.25	0.86	2.48	15.16	(0.00)	15.16
Totals: Bathroom			118.24	1,318.81	7,599.45	0.00	7,599.45



Height: 8' 7"

78.94 SF Walls	4.85 SF Ceiling
83.79 SF Walls & Ceiling	4.85 SF Floor
0.54 SY Flooring	9.19 LF Floor Perimeter
9.19 LF Ceil. Perimeter	

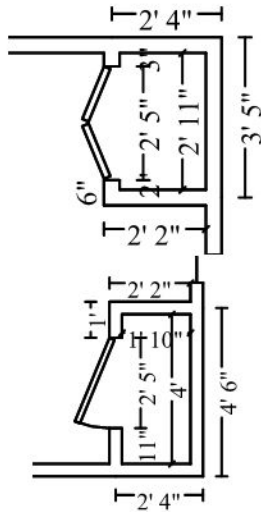
Page: 11

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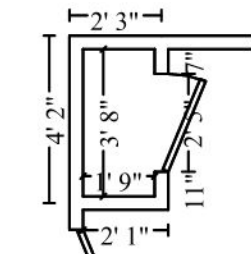
When Damage Happens.

**Left Bedroom****Height: 8' 7"**

443.14 SF Walls	149.51 SF Ceiling
592.65 SF Walls & Ceiling	149.51 SF Floor
16.61 SY Flooring	51.57 LF Floor Perimeter
51.57 LF Ceil. Perimeter	

**Subroom: Room3 (1)****Height: 8' 7"**

81.48 SF Walls	5.33 SF Ceiling
86.81 SF Walls & Ceiling	5.33 SF Floor
0.59 SY Flooring	9.48 LF Floor Perimeter
9.48 LF Ceil. Perimeter	

**Subroom: Room4 (2)****Height: 8' 7"**

100.24 SF Walls	7.33 SF Ceiling
107.57 SF Walls & Ceiling	7.33 SF Floor
0.81 SY Flooring	11.66 LF Floor Perimeter
11.66 LF Ceil. Perimeter	

Subroom: Room5 (3)**Height: 8' 7"**

92.86 SF Walls	6.43 SF Ceiling
99.28 SF Walls & Ceiling	6.43 SF Floor
0.71 SY Flooring	10.81 LF Floor Perimeter
10.81 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
136. Contents - move out then reset - Large room	1.00 EA	101.67	0.00	21.35	123.02	(0.00)	123.02
137. Sand, stain, & finish wood flr - water-based/latex finish	168.59 SF	3.94	7.79	141.13	813.16	(0.00)	813.16
138. Add for dustless floor sanding	168.59 SF	1.00	0.00	35.41	204.00	(0.00)	204.00
139. R&R Quarter round - 3/4"	52.10 LF	1.76	2.22	19.72	113.64	(0.00)	113.64
140. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	0.08 LF	2.40	0.00	0.04	0.23	(0.00)	0.23
141. Seal & paint casing - oversized - three coats	31.50 LF	2.09	0.44	13.91	80.19	(0.00)	80.19
142. Seal & paint door slab only (per side)	2.00 EA	34.12	0.91	14.52	83.67	(0.00)	83.67
143. Prime & paint radiator unit	1.00 EA	58.17	0.38	12.30	70.85	(0.00)	70.85
144. Interior door - Detach & reset	1.00 EA	77.72	0.05	16.34	94.11	(0.00)	94.11
145. Window blind - horizontal or vertical - Detach & reset	2.00 EA	39.23	0.00	16.48	94.94	(0.00)	94.94

**Alliance Adjustment Group, Inc.**

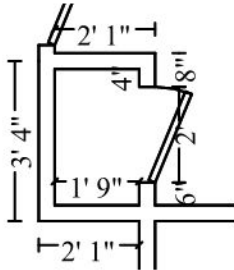
When Damage Happens.

CONTINUED - Left Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
146. Final cleaning - construction - Residential	168.59 SF	0.25	3.06	8.86	54.07	(0.00)	54.07
Totals: Left Bedroom			14.85	300.06	1,731.88	0.00	1,731.88

**Right Rear Bedroom****Height: 8' 7"**

469.39 SF Walls	165.04 SF Ceiling
634.43 SF Walls & Ceiling	165.04 SF Floor
18.34 SY Flooring	54.62 LF Floor Perimeter
54.62 LF Ceil. Perimeter	

**Subroom: Room6 (1)****Height: 8' 7"**

79.42 SF Walls	5.04 SF Ceiling
84.46 SF Walls & Ceiling	5.04 SF Floor
0.56 SY Flooring	9.24 LF Floor Perimeter
9.24 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
147. Contents - move out then reset - Large room	1.00 EA	101.67	0.00	21.35	123.02	(0.00)	123.02
148. Sand, stain, & finish wood flr - water-based/latex finish	165.04 SF	3.94	7.62	138.16	796.04	(0.00)	796.04
149. Add for dustless floor sanding	170.09 SF	1.00	0.00	35.72	205.81	(0.00)	205.81
150. R&R Quarter round - 3/4"	63.86 LF	1.76	2.72	24.18	139.29	(0.00)	139.29
151. Seal & paint baseboard w/cap &/or shoe, oversized- 3 coats	0.08 LF	2.40	0.00	0.04	0.23	(0.00)	0.23
152. Seal & paint casing - oversized - three coats	63.67 LF	2.09	0.88	28.14	162.09	(0.00)	162.09
153. Seal & paint door slab only (per side)	3.00 EA	34.12	1.36	21.79	125.51	(0.00)	125.51
154. Prime & paint radiator unit	1.00 EA	58.17	0.38	12.30	70.85	(0.00)	70.85
155. Interior door - Detach & reset	1.00 EA	77.72	0.05	16.34	94.11	(0.00)	94.11
156. Window blind - horizontal or vertical - Detach & reset	2.00 EA	39.23	0.00	16.48	94.94	(0.00)	94.94
157. Final cleaning - construction - Residential	170.09 SF	0.25	3.09	8.93	54.54	(0.00)	54.54

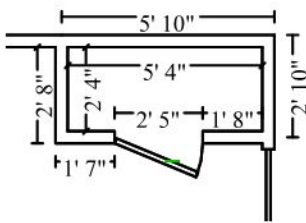
When Damage Happens.

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Right Rear Bedroom			16.10	323.43	1,866.43	0.00	1,866.43



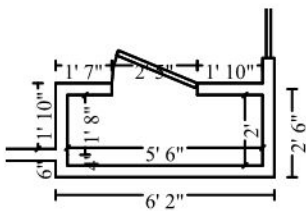
Height: 8' 7"

621.15 SF Walls	294.82 SF Ceiling
915.97 SF Walls & Ceiling	294.82 SF Floor
32.76 SY Flooring	72.28 LF Floor Perimeter
72.28 LF Ceil. Perimeter	



Height: 8' 7"

131.24 SF Walls	12.28 SF Ceiling
143.51 SF Walls & Ceiling	12.28 SF Floor
1.36 SY Flooring	15.27 LF Floor Perimeter
15.27 LF Ceil. Perimeter	



Height: 8' 7"

128.98 SF Walls	10.98 SF Ceiling
139.96 SF Walls & Ceiling	10.98 SF Floor
1.22 SY Flooring	15.01 LF Floor Perimeter
15.01 LF Ceil. Perimeter	

GOLDHIRSCH

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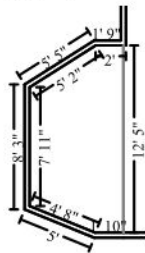
When Damage Happens.

CONTINUED - Front Right Bedroom

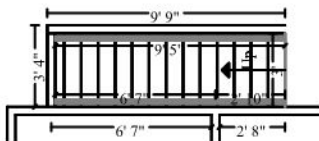
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
166. Prime & paint radiator unit	1.00 EA	58.17	0.38	12.30	70.85	(0.00)	70.85
167. Interior door - Detach & reset	1.00 EA	77.72	0.05	16.34	94.11	(0.00)	94.11
168. Final cleaning - construction - Residential	318.08 SF	0.25	5.77	16.70	101.99	(0.00)	101.99
Totals: Front Right Bedroom			26.59	499.41	2,883.15	0.00	2,883.15
Total: 2nd Floor			285.40	3,982.92	22,969.44	0.00	22,969.44

Lower Level**Basement Main****Height: 7' 4"**

782.76 SF Walls	525.77 SF Ceiling
1308.53 SF Walls & Ceiling	525.77 SF Floor
58.42 SY Flooring	105.20 LF Floor Perimeter
117.61 LF Ceil. Perimeter	

**Subroom: Room4 (2)****Height: 6' 10"**

148.22 SF Walls	67.23 SF Ceiling
215.46 SF Walls & Ceiling	67.23 SF Floor
7.47 SY Flooring	21.62 LF Floor Perimeter
21.62 LF Ceil. Perimeter	

Missing Wall**12' 4 7/8" X 6' 10 1/4"****Opens into BASEMENT_MAI****Subroom: Stairs (1)****Height: 16' 4"**

225.70 SF Walls	28.20 SF Ceiling
253.90 SF Walls & Ceiling	57.73 SF Floor
6.41 SY Flooring	24.75 LF Floor Perimeter
18.80 LF Ceil. Perimeter	

Missing Wall**3' X 16' 4"****Opens into BASEMENT_MAI**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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**Alliance Adjustment Group, Inc.**

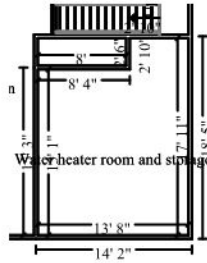
When Damage Happens.

CONTINUED - Basement Main

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
169. R&R Cove molding - 3/4" - stain grade	151.57 LF	1.82	7.00	59.39	342.24	(0.00)	342.24
170. Stain & finish cove molding	151.57 LF	0.95	1.18	30.49	175.66	(0.00)	175.66
171. R&R Countertop subdeck - plywood	24.00 SF	4.50	2.72	23.25	133.97	(0.00)	133.97
172. R&R Countertop - flat laid plastic laminate - High grade	12.00 LF	51.39	23.89	134.53	775.10	(0.00)	775.10
173. R&R T & G paneling - knotty pine paneling (unfinished)	1,156.69 SF	5.80	162.40	1,442.95	8,314.15	(0.00)	8,314.15
174. Carpenter - General Framer - per hour Frame Bar and Built in Shelving	12.00 HR	66.99	0.00	168.82	972.70	(0.00)	972.70
175. Finish Carpenter - per hour Finish Bar and Built In Shellving	10.00 HR	71.36	0.00	149.86	863.46	(0.00)	863.46
176. Rough in plumbing - per fixture - w/PEX	1.00 EA	630.54	4.71	133.40	768.65	(0.00)	768.65
177. R&R Recessed light fixture - Standard grade	3.00 EA	137.19	3.53	87.17	502.27	(0.00)	502.27
178. Stain & finish paneling	1,156.69 SF	1.46	21.51	359.17	2,069.45	(0.00)	2,069.45
179. Stain & finish door slab only (per side)	2.00 EA	52.33	0.95	22.19	127.80	(0.00)	127.80
180. R&R Light fixture	3.00 EA	89.44	6.47	57.70	332.49	(0.00)	332.49
181. R&R Furring strip - 1" x 3"	1,777.89 SF	1.57	35.20	593.56	3,420.05	(0.00)	3,420.05
182. Seal & paint column - three coats	24.00 LF	8.01	0.86	40.56	233.66	(0.00)	233.66
183. R&R Shutters - wood - louvered or paneled	1.00 EA	270.07	11.16	59.07	340.30	(0.00)	340.30
184. Solid Knotty Pine Doors	3.00 EA	702.00	51.81	453.14	2,610.95	(0.00)	2,610.95
185. R&R Acoustic ceiling tile - High grade	621.20 SF	5.81	87.59	776.33	4,473.09	(0.00)	4,473.09
186. R&R Baseboard - 3 1/4"	151.57 LF	3.71	11.64	120.53	694.50	(0.00)	694.50
187. Stain & finish baseboard	151.57 LF	1.40	1.64	44.90	258.74	(0.00)	258.74
188. R&R Vinyl tile	650.74 SF	5.25	86.29	735.56	4,238.23	(0.00)	4,238.23
189. Seal/prime then paint the surface area twice (3 coats)	253.90 SF	1.18	3.96	63.76	367.32	(0.00)	367.32
190. Sand & finish steps and/or risers (natural finish)	39.00 LF	11.74	1.29	96.43	555.58	(0.00)	555.58
191. Handrail - wall mounted - Detach & reset	13.00 LF	5.95	0.00	16.25	93.60	(0.00)	93.60
192. Final cleaning - construction - Residential	650.74 SF	0.25	11.81	34.17	208.67	(0.00)	208.67
Totals: Basement Main			537.61	5,703.18	32,872.63	0.00	32,872.63

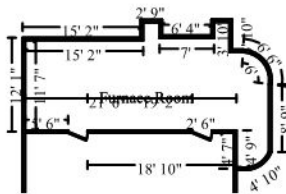
**Alliance Adjustment Group, Inc.**

When Damage Happens.

**Water heater room and storage****Height: 7' 4"**

462.54 SF Walls	220.50 SF Ceiling
683.04 SF Walls & Ceiling	220.50 SF Floor
24.50 SY Flooring	63.07 LF Floor Perimeter
63.07 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
193. Final cleaning - construction - Residential	220.50 SF	0.25	4.01	11.57	70.71	(0.00)	70.71
Totals: Water heater room and storage			4.01	11.57	70.71	0.00	70.71

**Furnace Room****Height: 7' 4"**

743.83 SF Walls	382.37 SF Ceiling
1126.19 SF Walls & Ceiling	382.37 SF Floor
42.49 SY Flooring	101.46 LF Floor Perimeter
101.46 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
194. Paint masonry	743.83 SF	0.78	13.39	124.65	718.23	(0.00)	718.23
195. Final cleaning - construction - Residential	382.37 SF	0.25	6.95	20.08	122.62	(0.00)	122.62
Totals: Furnace Room			20.34	144.73	840.85	0.00	840.85
Total: Lower Level			561.96	5,859.48	33,784.19	0.00	33,784.19
Total: SKETCH1			1,662.19	17,137.55	98,796.82	0.00	98,796.82

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
196. Siding labor minimum	1.00 EA	193.13	0.00	40.55	233.68	(0.00)	233.68
197. Insulation labor minimum	1.00 EA	68.97	0.00	14.49	83.46	(0.00)	83.46
198. Finish hardware labor minimum	1.00 EA	62.66	0.00	13.16	75.82	(0.00)	75.82
199. Tile floor covering labor minimum	1.00 EA	96.78	0.00	20.33	117.11	(0.00)	117.11
Totals: Labor Minimums Applied			0.00	88.53	510.07	0.00	510.07
Line Item Totals: GOLDHIRSCH			1,691.50	18,299.06	119,588.23	0.00	119,588.23

**Alliance Adjustment Group, Inc.**

When Damage Happens.

Grand Total Areas:

10,592.64	SF Walls	3,631.72	SF Ceiling	14,224.37	SF Walls and Ceiling
3,717.78	SF Floor	413.09	SY Flooring	1,194.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	1,228.01	LF Ceil. Perimeter
3,717.78	Floor Area	3,938.65	Total Area	9,022.41	Interior Wall Area
5,167.14	Exterior Wall Area	567.64	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		



Alliance Adjustment Group, Inc.

When Damage Happens.

Summary for Dwelling

Line Item Total	99,597.67
Material Sales Tax	1,607.99
Cleaning Mtl Tax	12.83
Subtotal	101,218.49
Overhead	8,713.82
Profit	9,585.24
Cleaning Sales Tax	70.68
Replacement Cost Value	\$119,588.23
Net Claim	\$119,588.23

Brian Singer
Public Insurance Adjuster

**Alliance Adjustment Group, Inc.**

When Damage Happens.

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)	Cleaning Mtl Tax (6%)	Cleaning Sales Tax (6%)	Clothing Acc Tax (6%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)	Dryclean/Laun dry Tax (6%)
Line Items									
	8,713.82	9,585.24	1,607.99	12.83	70.68	0.00	0.00	0.00	0.00
Total	8,713.82	9,585.24	1,607.99	12.83	70.68	0.00	0.00	0.00	0.00

**Alliance Adjustment Group, Inc.**

When Damage Happens.

Recap by Room

Estimate: GOLDBIRSCH		
General Conditions	19,179.05	19.26%
Area: SKETCH1		
Area: Main Level		
Kitchen	23,477.12	23.57%
Butler pantry	3,058.22	3.07%
Hallway	1,592.58	1.60%
Bathroom	3,371.09	3.38%
Foyer/Entry	2,434.20	2.44%
Area Subtotal: Main Level	33,933.21	34.07%
Area: 2nd Floor		
Master Bedroom	5,481.41	5.50%
Second-floor hall	1,755.08	1.76%
Bathroom	6,162.40	6.19%
Linen Closet	1.21	
Left Bedroom	1,416.97	1.42%
Right Rear Bedroom	1,526.90	1.53%
Front Right Bedroom	2,357.15	2.37%
Area Subtotal: 2nd Floor	18,701.12	18.78%
Area: Lower Level		
Basement Main	26,631.84	26.74%
Water heater room and storage	55.13	0.06%
Furnace Room	675.78	0.68%
Area Subtotal: Lower Level	27,362.75	27.47%
Area Subtotal: SKETCH1	79,997.08	80.32%
Labor Minimums Applied	421.54	0.42%
Subtotal of Areas	99,597.67	100.00%
Total	99,597.67	100.00%

**Alliance Adjustment Group, Inc.**

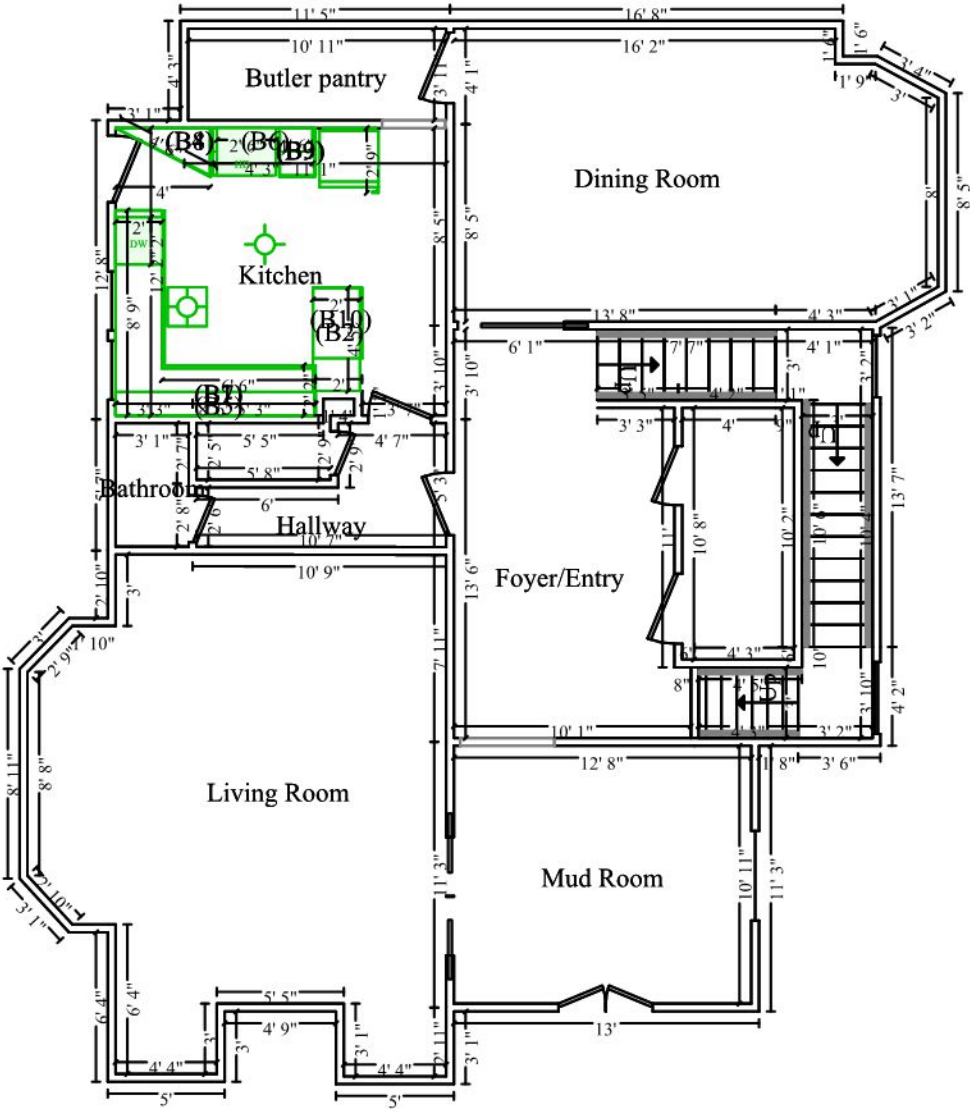
When Damage Happens.

Recap by Category

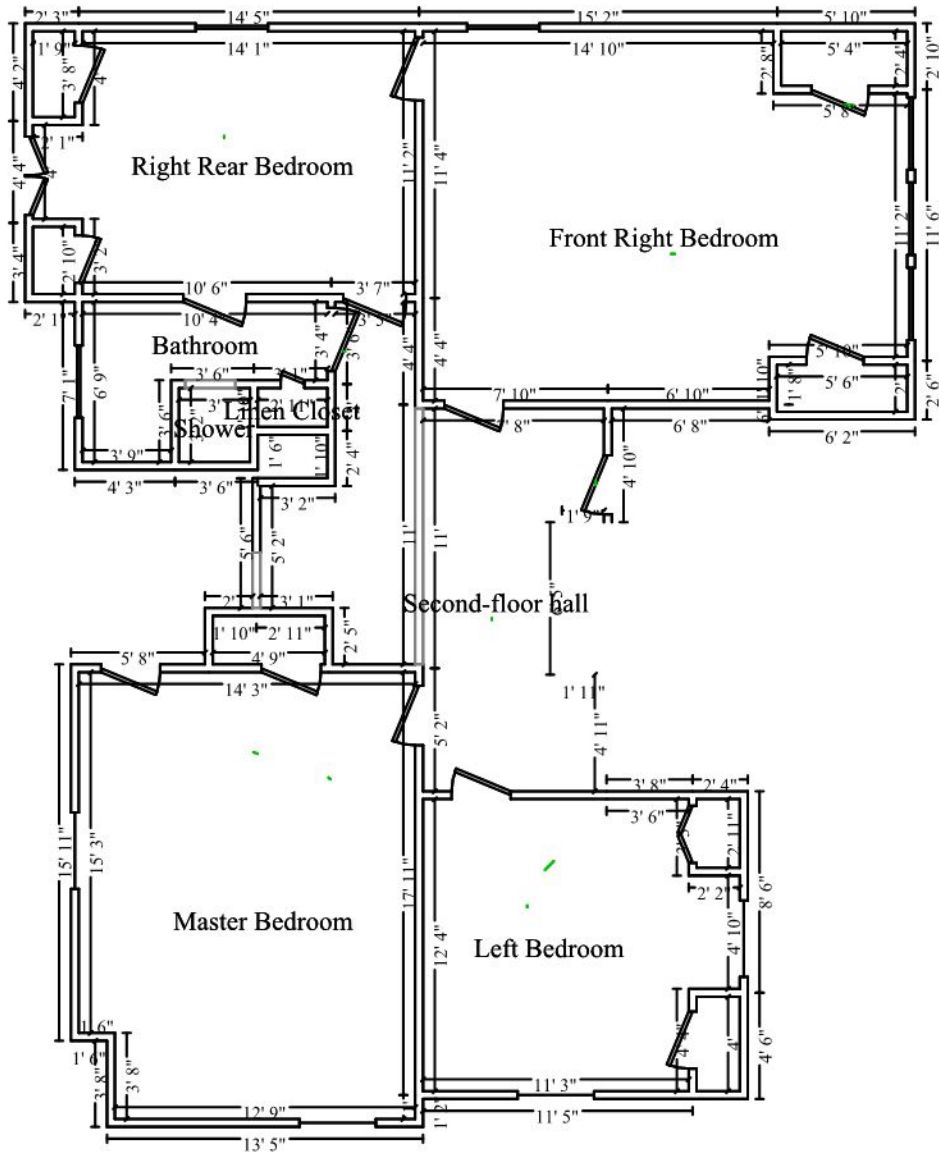
O&P Items	Total	%
ACOUSTICAL TREATMENTS	3,168.12	2.65%
APPLIANCES	1,208.64	1.01%
CABINETRY	8,889.81	7.43%
CLEANING	746.70	0.62%
CONTENT MANIPULATION	559.22	0.47%
GENERAL DEMOLITION	7,147.65	5.98%
DOORS	2,494.60	2.09%
FLOOR COVERING - CERAMIC TILE	340.27	0.28%
FLOOR COVERING - VINYL	2,611.18	2.18%
FLOOR COVERING - WOOD	9,939.36	8.31%
FINISH CARPENTRY / TRIMWORK	4,750.83	3.97%
FINISH HARDWARE	183.97	0.15%
FRAMING & ROUGH CARPENTRY	2,741.78	2.29%
HAZARDOUS MATERIAL REMEDIATION	213.90	0.18%
INSULATION	243.03	0.20%
LABOR ONLY	4,289.64	3.59%
LIGHT FIXTURES	922.84	0.77%
MARBLE - CULTURED OR NATURAL	330.15	0.28%
INTERIOR LATH & PLASTER	6,357.74	5.32%
PLUMBING	3,807.92	3.18%
PANELING & WOOD WALL FINISHES	6,188.29	5.17%
PAINTING	13,228.70	11.06%
SIDING	455.85	0.38%
TILE	4,224.21	3.53%
WINDOW TREATMENT	470.76	0.39%
O&P Items Subtotal	85,515.16	71.51%
Non-O&P Items	Total	%
GENERAL DEMOLITION	14,082.51	11.78%
Non-O&P Items Subtotal	14,082.51	11.78%
O&P Items Subtotal	85,515.16	71.51%
Material Sales Tax	1,607.99	1.34%
Cleaning Mtl Tax	12.83	0.01%
Overhead	8,713.82	7.29%
Profit	9,585.24	8.02%
Cleaning Sales Tax	70.68	0.06%
Total	119,588.23	100.00%



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Main Level



2nd Floor

Isadore Goldhirsch		TYPE OF LOSS		Water	
ADDRESS	1523 Grove Ave	DATE OF LOSS	3/17/2021		
CITY ST ZIP	Jenkintown, PA 19046	INSURANCE CO	State Farm		
		CLAIM #	38-17P2-40G		
ITEM NO.	DESCRIPTION	Age	QTY	UNIT COST	RCV
1	Wood Dresser-painted Blue 4 Drawer	30	1	\$ 799.00	\$799.00
2	Iron Chair		1	\$ 99.99	\$99.99
3	Ratan Sofa Cahir and Table Set		1	\$ 1,249.00	\$1,249.00
4	Saw Horse	40	2	\$ 22.95	\$45.90
5	Wood Window Screen	40	3	\$ 34.50	\$103.50
6	Ping Pong Table	20	1	\$ 399.99	\$399.99
Billiard Table - Victor Billiard Company					
7	Internal Ball return Slate Top	5	1		\$0.00
United Audio Turntable - Dual model					
8	1019	40	1	\$ 8,500.00	\$8,500.00
9	Billiard Cues	20	11	\$ 60.00	\$660.00
10	Billiard Triange Rack	20	1	\$ 35.00	\$35.00
11	Pool Cue Rack	20	1	\$ 200.00	\$200.00
12	Metal Tool Box-Union Super Steel	30	3	\$ 158.70	\$476.10
13	Screw Drivers	20-30	10	\$ 15.99	\$159.90
14	Wrenches	20-30	7	\$ 18.00	\$126.00
15	reel to reel recording tape	35	2	\$ 20.00	\$40.00
United Audio Turntable - Dual model					
16	1219	Vintage	1	\$ 599.00	\$599.00
17	Remington Typewriter (vintage)	Vintage	1	\$ 449.99	\$449.99
18	Cash Register - National (vintage)	Vintage	1	\$ 1,600.00	\$1,600.00
19	Monroe Calculating Machine (vintage)	Vintage	1	\$ 180.00	\$180.00
20	Vacuum tubes	Vintage	45	\$ 1.00	\$45.00
21	Custom wodden crate with glass Lid	Vintage	1	\$ 120.00	\$120.00

22	Victrola No. 2 Victor Talking Machine	Vintage	1	\$	800.00	\$800.00
23	Steel Strong Box	35	1	\$	44.95	\$44.95
24	Leather Knife Sheath - Alpex	25	1	\$	19.00	\$19.00
25	Dial Thermometer- Uniphot	25	1	\$	43.26	\$43.26
26	Cassette Tapes	20	7	\$	1.50	\$10.50
27	Mini Tripod	15	1	\$	29.99	\$29.99
28	Metal Files	Vintage	4	\$	8.00	\$32.00
29	Edison Disk Phonograph Model A100	Vintage	1	\$	975.00	\$975.00
30	Biliard Table over	25	1	\$	36.99	\$36.99
31	Set of Ping Pong Paddles	25	1	\$	51.89	\$51.89
32	Pocket Billiards paperback	20	4	\$	4.47	\$17.88
33	Photography Movie Light Bar in Metal Case	Vintage	1	\$	110.00	\$110.00
34	Belt Sander	35	1	\$	215.00	\$215.00
35	Bayonette and sheath	Vintage	1	\$	89.95	\$89.95
36	Kodak Universal Slicer	35	2	\$	97.95	\$195.90
37	Wood Planer	Vintage	1	\$	149.99	\$149.99
38	Ringling Brothers Framed poster	37	1	\$	79.00	\$79.00
39	RCA Victor Rockola Record Player Model 6-EV-3B	Vintage	1	\$	450.00	\$450.00
40	10 Edison Recording Molded Records and Wooden case	Vintage	1	\$	450.00	\$450.00
41	Vinyl Record Case	Vintage	1	\$	24.95	\$24.95
42	Suit Case	25	2	\$	230.00	\$460.00
	vinyl record	Vintage to 20yrs	459	\$	5.00	\$2,295.00
					Inventory Total	\$22,469.62
					Sales Tax	\$1,348.18
					GRAND TOTAL	\$23,817.80